

**Fill in this information to identify the case:**

Debtor 1 James Michael Hanna

Debtor 2 Sara Kathryn Hanna  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of WI  
(State)

Case number 20-21433-kmp

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as  
Trustee of the Chalet Series IV Trust

Court claim no. (if known): 3

Last 4 digits of any number you use to  
identify the debtor's account: 5170

Date of payment change:  
Must be at least 21 days after date 11 / 01 / 2020  
of this notice

New total payment: \$ 1,177.03  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_ New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☐ No
- ☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 8.75 % New interest rate: 8.55 %

Current principal and interest payment: \$ 921.42 New principal and interest payment: \$ 910.89

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1

James Michael Hanna

First Name

Middle Name

Last Name

Case number (if known) 20-21433-kmp

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle R. Ghidotti-Gonsalves

Signature

Date 8 / 24 / 2020

Print:

Michelle R. Ghidotti-Gonsalves

First Name

Middle Name

Last Name

Title

AUTHORIZED AGENT

Company

Ghidotti Berger, LLP

Address

1920 Old Tustin Ave

Number

Street

Santa Ana, CA 92705

City

State

ZIP Code

Contact phone

(949) 427 - 2010

Email

bknotifications@ghidottiberger.com



EUREKA CA 95501

(800) 603-0836  
Para Español, Ext. 2660, 2643 o 2772  
8:00 a.m. - 5:00 p.m. Pacific Time  
Main Office NMLS #5985  
Branch Office NMLS #9785

JAMES M HANNA  
PO BOX 101  
COLUMBUS WI 53925

August 18, 2020

RE: Loan Number:

## Subsequent Interest Rate Adjustment Notice

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

### Changes to Your Mortgage Interest Rate and Payments on October 1, 2020

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on October 1, 2020, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 6 months for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	8.75%	8.55%
Total Monthly Payment	\$1,187.56	\$1,177.03 (due November 1, 2020)

**IMPORTANT:** To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

**Interest Rate:** We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the WSJ 6 Month LIBOR and your margin is 6.99%. The WSJ 6 Month LIBOR index is published Daily in The Wall Street Journal. The index rate plus margin will be rounded to the nearest 0.125%.

**Rate Limits:** Your rate cannot go higher than 15.55%, or lower than 8.55% over the life of the loan. Your rate can increase every months by no more than 1.50%. Your rate can decrease every 6 months by no more than 1.50%.

**New Interest Rate and Monthly Payment:** The table above shows your new interest rate and new monthly payment. These amounts are based on the WSJ 6 Month LIBOR index, your margin, your loan balance of 90,676.30, and your remaining loan term of 174 months.

**Prepayment Penalty:** None

Please continue to mail your payments as previously directed. The title and telephone number of a person who will answer any question you may have regarding this notice is:

Name: Mike Egan  
Title: Asset Manager  
Toll Free Number: (800) 603-0836, ext: 2718

**\*If your account is not contractually current, the new payment amount will not go into effect until your loan is due for 11/01/2020.**

**\*\*The index value used is the published value, as of the effective date stated on your Note, in the printed edition of the Wall Street Journal.**

**CERTIFICATE OF SERVICE**

On August 24, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

James L. Miller adam@millermillerlaw.com, millermillerlaw1@gmail.com

Jill M. Campo jill@millermillerlaw.com, campojr73650@notify.bestcase.com

Mark A Gauthier mark@millermillerlaw.com, adam@millermillerlaw.com

Office of the U. S. Trustee ustregion11.mi.ecf@usdoj.gov

Scott Lieske ecf@chapter13milwaukee.com, mgwi\_ecf@trustee13.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Lauren Simonton  
Lauren Simonton

On August 24, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR James Michael Hanna 204 Emeral Drive Reeseville, WI 53579	JOINT DEBTOR Sara Kathryn Hanna 204 Emeral Drive Reeseville, WI 53579
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Lauren Simonton  
Lauren Simonton